**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously Presented)  A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

forming a call routing strategy for a customer, in anticipation of at least one incoming call from the customer, by performing the following steps:

accessing information relating to one or more products or services;

retrieving customer specific information associated with that customer or an account of that customer;

deciding, for each offer associated with the one or more products or services, and based on one or both of a call probability derived in part from the customer specific information and an offer eligibility derived in part from the customer specific information, whether the customer call may be routed to a cross-sell presentation relating to said each offer associated with the one or more products or services;

forming the call routing strategy for the customer consistent with said deciding; and

storing the call routing strategy in association with a central server system;

receiving information of a call at the central server system;

generating a first routing control signal to route the call to an interactive voice response unit shared by a plurality of call sites, wherein the interactive voice response unit is external to an exchange carrier providing the call;

receiving input from a caller at the interactive voice response unit, the input at least identifying the caller as the customer for whom the call routing strategy has been pre-formed; and

generating a second routing control signal for routing the call to one of said plurality of call sites based at least in part on the pre-formed call routing strategy associated with that customer.

2. (Previously Presented)  The method of claim 1 wherein said deciding comprises checking the customer specific information for an indication as to whether the customer has previously been exposed to information relating to the one or more products or services.

3. (Previously Presented)  The method of claim 1 wherein said deciding comprises deciding whether the customer is eligible to purchase the one or more products or services.

4. (Previously Presented)  The method of claim 1 further comprising presenting a call routing strategy to a customer service representative.

5. (Original)  The method of claim 1 further comprising ranking the products for which said deciding is in the affirmative according to a probable value of each product.

6. (Original)  The method of claim 5 wherein the probable value of each product is calculated according to an estimated likelihood that the customer will purchase the product, the estimated likelihood being at least partially derived from the customer specific information.

7. (Previously Presented)  The method of claim 1 further comprising automatically retrieving pre-stored customer specific information.

8. (Previously Presented)  A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

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receiving information of a call at a central server system;

generating a first routing control signal to route the call to an interactive voice response unit shared by a plurality of call sites, wherein the interactive voice response unit is external to an exchange carrier providing the call;

receiving input from a caller at the interactive voice response unit;

retrieving customer specific information based at least in part on the input received from the customer, wherein customer specific information is associated with the customer or an account of the customer;

accessing information relating to a product or service;

determining, based in part on the information relating to the product or service and in part on a probability derived from the customer specific information, whether the product or service is appropriate for the customer;

deciding, consistent with said determining, whether the customer call is to be routed to a presentation relating to the product or service; and

generating a second routing control signal for routing the call to one of said plurality of call sites based at least in part on said deciding.

9. (Previously Presented) The method of claim 8 further comprising automatically retrieving pre-stored customer specific information.

10. (Previously Presented) The method of claim 8 further comprising routing the call by a customer service representative.

11. (Previously Presented) The method of claim 8 wherein said determining comprises at least one of determining whether the customer has previously been exposed to information

relating to the product or service and determining whether the customer is eligible to purchase the product or service.

12. (Previously Presented) A system for routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the system comprising:

a first computer operatively coupled to a telephony network capable of receiving customer calls, the first computer being configured to receive information regarding a call and to develop a routing control signal, wherein the telephony network is responsive to said routing control signal;

a plurality of call sites for receiving the call based on the routing control signal;

a voice response unit that is external to the telephony network and that is shared by the plurality of call sites, wherein the first computer pre-routes the call to the voice response unit in order to collect at least a portion of the information regarding the call in order to develop the routing control signal;

a first database containing customer specific information, wherein the customer specific information is associated with each customer or an account of each customer;

a second database containing information relating to a plurality of products or services;

a second computer operatively coupled to said first computer, to said first database, and to said second database, said second computer configured to decide, for each of the plurality of products or services and based on one or both of a call probability derived in part from the customer specific information and an offer eligibility derived in part from the customer specific information, whether the customer call may be routed to a presentation relating to the product or service and to form a call routing strategy based on the results of the decision and on available

call handling resources, said second computer being configured to communicate at least a portion of the routing strategy to the first computer; and

the first computer being further configured to develop the routing control signal according to the call routing strategy formed by the second computer.

13. (Original) The system of claim 12 wherein said second computer is configured to check the customer specific information for an indication as to whether the customer has previously been exposed to information relating to a product or service.

14. (Previously Presented) The system of claim 12 wherein said second computer is configured to decide whether the customer is ineligible to purchase the product or service.

15. (Original) The system of claim 12 further comprising a customer service terminal operatively coupled to said second computer and configured to receive and communicate the routing strategy to a customer service representative.

16. (Original) The system of claim 12 wherein said second computer is configured to rank the products for which the decision is in the affirmative according to a probable value of each product.

17. (Original) The system of claim 16 wherein the second computer is configured to calculate the probable value of each product according to an estimated likelihood, at least partially derived from the customer specific information, that the customer will purchase the product.

18. (Original) The system of claim 12 wherein said first computer is configured to locate customer specific information in the first database based on caller identification.

19. (Original) The system of claim 12 wherein the first computer and the second computer are portions of the same computer.

20. (Previously Presented)  A system for routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the system comprising:

a first computer operatively coupled to a telephony network capable of receiving customer calls, the first computer being configured to receive information regarding a call and to develop a routing control signal, wherein the telephony network is responsive to said routing control signal;

a plurality of call sites for receiving the call based on the routing control signal;

a voice response unit that is external to the telephony network and that is shared by the plurality of call sites, wherein the first computer pre-routes the call to the voice response unit in order to collect at least a portion of the information regarding the call in order to develop the routing control signal;

a first database containing customer specific information, wherein the customer specific information is associated with each customer or an account of each customer;

a second database containing information relating to a product or service;

a second computer operatively coupled to said first computer, to said first database, and to said second database, said second computer configured to determine, based at least in part on the information relating to the product or service and at least in part on a call probability derived from the customer specific information, whether the product or service is appropriate for the customer and to form a call routing strategy based thereupon and based on available call handling resources, said second computer being configured to communicate at least a portion of the routing strategy to the first computer; and

the first computer being further configured to develop the routing control signal

according to the call routing strategy formed by the second computer.

21. (Original)  The system of claim 20 wherein said first computer is configured to locate

customer specific information in the first database based on caller identification.

22. (Original)  The system of claim 20 wherein the first computer and the second

computer are portions of the same computer.

23. (Original)  The system of claim 20 further comprising a customer service terminal

operatively coupled to the first computer and the second computer and configured to present the

routing strategy to a customer service representative.

24. (Previously Presented)  A system for routing incoming customer telephony calls to

presentations relating to products or services predicted to be of interest to the customer, the

system comprising:

means for forming a call routing strategy for a customer, in anticipation of at least one

incoming call from the customer, said means for forming further comprising:

means for accessing information relating to one or more products or services;

means for retrieving customer specific information associated with that customer

or an account of that customer;

means for deciding, for each offer associated with the one or more products or

services, and based on one or both of a call probability derived in part from the customer

specific information and an offer eligibility derived in part from the customer specific

information, whether the customer call may be routed to a cross-sell presentation relating

to said each offer associated with the products or services;

means for forming the call routing strategy for the customer consistent with said deciding; and

means for storing the call routing strategy in association with a central server system;

means for receiving information of a call at the central server system;

means for generating a first routing control signal to route the call to an interactive voice response unit shared by a plurality of call sites, wherein the interactive voice response unit is external to an exchange carrier providing the call;

means for receiving input from a caller at the interactive voice response unit, the input at least identifying the caller as the customer for whom the call routing strategy has been pre-formed; and

means for generating a second routing control signal for routing the call to one of said plurality of call sites based at least in part on

the pre-formed call routing strategy associated with the customer.

25. (Previously Presented) A method of routing incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the method comprising:

retrieving, for a plurality of customers, customer specific information, wherein the customer specific information for each customer comprises past purchase data, past offer data, and account data is associated with the customer;

accessing information relating to one or more products or services;

computing, for each product or service, an expected value as a product of a probability and a monetary amount, the monetary amount being based at least in part on a net present value of a sale of the product or service to a seller of the product or service;

determining, for each product or service, an eligibility parameter, the eligibility parameter being based at least partially on the information relating to the product or service, the eligibility parameter being based at least partially on at least one of the past offer data and the account data;

forming a routing strategy consistent with said computing and said determining, the routing strategy being formed in anticipation of customer calls and stored in a central server system;

receiving information of a call at the central server system;

generating a first routing control signal to route the call to an interactive voice response unit shared by a plurality of call sites, wherein the interactive voice response unit is external to an exchange carrier providing the call;

receiving input from a caller at the interactive voice response unit, the input at least identifying the caller as a customer for whom the call routing strategy has been pre-formed; and

generating a second routing control signal for routing the call to one of said plurality of call sites based at least in part on the pre-formed call routing strategy associated with the customer.

26. (Previously Presented)  Instructions embodied in a computer readable medium capable of causing a computer to route incoming customer telephony calls to presentations relating to products or services predicted to be of interest to the customer, the instructions embodied in a computer readable medium configured to cause a computer to:

access information relating to one or more products or services;

retrieve, for a plurality of customers, customer specific information, wherein the

customer specific information of each customer is associated with that customer or an account of

that customer;

decide, for each of the one or more products or services, for each customer, and based on

one or both of a probability derived in part from the customer specific information and an

eligibility derived in part from the customer specific information, whether the customer call may

be routed to a presentation relating to the product or service; and

form a call routing strategy consistent with said deciding in anticipation of customer

calls;

wherein the instructions embodied in a computer readable medium cause a central server

system to route customer calls according to the pre-formed call routing strategy by:

receiving information of a call at the central server system;

generating a first routing control signal to route the call to an interactive voice

response unit shared by a plurality of call sites, wherein the interactive voice response

unit is external to an exchange carrier providing the call;

receiving input from a caller at the interactive voice response unit, the input at

least identifying the caller as a customer for whom the call routing strategy has been pre-

formed; and

generating a second routing control signal for routing the call to one of said

plurality of call sites based at least in part on the pre-formed call routing strategy

associated with the customer.

27. (Previously Presented) A method of forming an offer presentation strategy for use

with a customer initiated contact, the offer presentation strategy being constructed to contain

offers predicted to be of interest to the individual customer who initiates contact, the method comprising:

accessing customer information of each of a plurality of customers, the customer information comprising at least one of account specific information of each of the plurality of customers and behavior information of each of the plurality of customers;

accessing information regarding a plurality of products or services;

forming a list of offers in anticipation of customer initiated contacts, the list of offers being specific to a customer, the list of offers being ordered based in part on information derived from the information of each of the plurality of customers, wherein the information includes one or more factors selected from a group consisting of: a probability of the customer initiating a contact, an eligibility of the customer for an offer, a response rate by the customer to an offer, and a net present value of an accepted offer;

receiving information of a call at a central server system;

generating a first routing control signal to route the call to an interactive voice response unit shared by a plurality of call sites, wherein the interactive voice response unit is external to an exchange carrier providing the call;

receiving input from a caller at the interactive voice response unit, the input at least identifying the caller as a customer for whom a list of offers has been pre-formed; and

generating a second routing control signal for routing the call to one of said plurality of call sites so as to present an offer to the customer in accordance with the pre-formed list of offers specific to that customer.